



## **Expert Advisory Committee**

HealthSource RI

33 Broad Street/One Weybosset Hill, 2<sup>nd</sup> Floor

Providence, RI

Agenda

October 14, 2014; 8:00am – 9:30am

### **I. Welcome and Introductions**

Present: Ted Almon, Elaine Jones, Beth Lange, Ken Pariseau, Cecelia Pelkey, Edward Wing, Loretta Converse, -- member of the public

Staff Members: Dara Chadwick, John Cucco, Lisa Monti, Marti Rosenberg, and Melissa Travis

### **II. Review of Minutes from August 12, 2014**

The Minutes were approved unanimously, moved by Beth Lange and seconded by Ted Almon.

### **III. What's New for 2015:**

- Health plan offerings and comparisons
- Website updates
- Small business sales
- Other updates

**WEBSITE UPDATE:** The meeting began with a review and presentation of the changes proposed to the HealthSource RI website, for comments and suggests from the Expert Advisory Committee. Launched a year ago this month, the HSRI website vendor, The Boston Group, has proposed a series of changes to focus the site more on consumer education and to make it more user friendly.

It its current state, it is a front end marketing website, with very positive stats: 920,000 total sessions, almost 2 million page views, and less than a 30% bounce rate. Its current architecture is task-based – answering the question what do you want to do on the site?

The new focus for the website is to change it to being a user-centered online experience informed by analytics.

Now, it will be aimed more to specific users: Individuals & Families, Small Businesses, and Brokers. As members of these groups navigate through the site, they will find tools, news and events, and useful documents that pertain to that audience. They won't have to leave their navigation screen to find the information they need, for a more proactive and guided learning and shopping experience

In addition, there will be a more user friendly interface for learning and buying insurance; completely redone and updated calculators to help Rhode Islanders determine the price they'll pay for insurance; a new focus on decision-support, with new tools; a pop-up chat button that will prompt the visitor with a "Hi, can I help you?" question if the visitor stays on one page a long time; and links to the insurance carriers for their preferred pharmaceutical lists. Also, Rhode Islanders will be able to create a shopping cart and save their preferences, unlike last year.

For Brokers, there will be specific new tools through a broker portal, to help them with their business, including materials just for them, and increased visibility on the site. Brokers will be able to create a co-branded site to which to send their customers, with personalized communications and a directory. This will start in December.

For the entire site, analytics will continue to drive changes – and there will be a short survey at the end of a customer's visit, to help collect data.

Committee members discussed the planned changes and gave input. They talked about how HSRI had prioritized including brokers in its SHOP program discussed how broker services work. They recommended that the website make clear that brokers do not charge businesses for their services. They discussed the types of consumer education that would be useful including information about the plans' metal tiers and how deductibles, co-payments, and co-insurance affect consumers. Dr. Lange brought up her concerns about the potential for churn, through the renewal process (people falling off insurance). She suggested a potential provider survey and exit interviews with customers about why they might not renew. Other members also suggested the potential of a new portal for hospitals to help enroll people.

**HEALTH PLAN RATES AND OFFERINGS** John Cucco presented the drafts of the new rate sheets to the committee, with a new lay-out (bigger and clearer) and more consumer education information (extra explanations to be more intuitive). The rates sheets included number of providers (primary care providers, specialists, and hospitals for each plan). Committee members noted that the changes made the document more helpful than last year.

John shared that in the individual market, the number of plans increased from 12 to 20 and in the small group market from 16 to 20. The individual market includes UnitedHealthcare for the first time, with 2 Gold, 2 Silver, and 2 Bronze plans. (The United plan includes a smaller network, without Westerly Hospital.) Neighborhood Health Plan of Rhode Island has 4 plans this year, up from 2 in 2014, and the 2 new plans are HAS compatible. There are new Silver and Bronze plans. Neighborhood's plan rates are also lower this year than last year.

Committee members discussed the plans and how the carriers decide to include providers or not.

Director Ferguson noted that it is her hope that the “How you Get Your Care” section of the rate sheet becomes the most important part for customers. There is much more focus on the networks and providers than on co-payments and deductibles – and she offered the committee a chance to recommend the opportunity to weigh in on what they think should be in those sections for future versions of the rate sheets. She shared that one of the next things she wants to see are quality measures on the networks and the plans.

The committee continued to discuss networks and the ways that providers interact with carriers through network negotiations. Carriers determine provider participation in networks on a variety of metrics, including performance, value, price, or quality. Director Ferguson believes that bringing more transparency to this conversation is part of the value of HSRI.

John Cucco concluded the discussion of the rate sheet by calling the committee’s attention to the back of the Rate Sheet, where customers will be able to find the actual rates for the plans (without the tax credit). Small employers also will be able to find rates for the entire year on their rate sheets, by quarter.

SHOP REPORT - Melissa Travis delivered a report to the Committee on SHOP.

SHOP’s business engagement team has expanded, up to 10 outbound field specialists and 8 internal specialists serving current customers. This team partners the outbound field specialists with the brokers. Small business owners have given HSRI a very positive response to these new services.

There are 143 brokers in the HSRI network. The small business team carries out broker trainings every 5 to 6 weeks – and we have just had a number of luncheons with brokers to continue to orient them to the HSRI changes happening.

Melissa also called the committee’s attention to the new business-focused videos, featuring local employers supportive of HSRI. There are more in-depth interviews with Peter Mello of Waterfire, and Maria Bacari of Darlene X – both HSRI customers.

HSRI is also kicking off the use of a small employer interactive decision support tool for insurance purchases, called ALEX. This is a tool usually only available to Fortune 500 companies, and HSRI is making it available to all small businesses in Rhode Island. Director Ferguson hopes to be able to secure the same tool for individual and family purchasers soon.

All of the changes are leading to an important impact on brokers. October was HSRI’s biggest month ever for attracting small business customers. The SHOP has almost 3000 lives now.

The Committee discussion included a question on when HSRI would be able to sell to businesses between 50 and 100 employees - in 2016. Director Ferguson also noted that HSRI’s data team was looking at what the impact would be to offer HSRI coverage to Taft-Hartley or other municipal plans.

- IV.    Rescheduling the next meeting (from Veteran's Day)  
The committee did not reschedule the meeting during this meeting (but did hold the November meeting on November 7<sup>th</sup>).
- V.     Public Comment  
There was no public comment.
- VI.    Adjourn